



99984-00001-2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of
JAMES I. MAHANEY, et al.

Serial No.: 11/051,986

Confirmation No.: 9834

Filed: February 4, 2005

For: METHOD FOR MAXIMIZING
RETIREMENT INCOME USING
FINANCIAL BRIDGE PRODUCTS
AND DEFERRED SOCIAL
SECURITY INCOME

Group Art Unit: 3624

Examiner: To be assigned

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with the provisions of 37 C.F.R. Sections 1.97 and 1.98, the applicants and their attorney respectfully request that the following United States patents and non-patent references be made of record in the official United States Patent and Trademark Office file relating to the above-identified application. The citation of the following United States patents and non-patent references should not be construed as an admission that they constitute statutory prior art with respect to the present invention. In compliance with 37 C.F.R. Section 1.98(a)(2), copies of the following non-patent publications are enclosed herewith.

United States Patents

5,893,071
5,918,217
6,012,047
6,430,542

Non-Patent Publications

Richard Johnson, 2002, "The Puzzle of Later Male Retirement," Economic Review, Federal Reserve Bank of Kansas City, Issue Q III, pages 5-26.

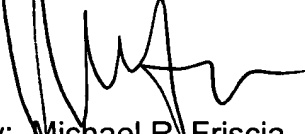
T.W. Mirer, 1998, "The Optimal Time to File for Social Security Benefits," Public Finance Review 26, 611-636.

In order to facilitate the Examiner's citation of the United States patents and non-patent reference listed above, applicants' attorney has completed United States Patent and Trademark Office Forms PTO/SB/08A and PTO/SB/08B. The completed forms are attached hereto for the Examiner's convenience.

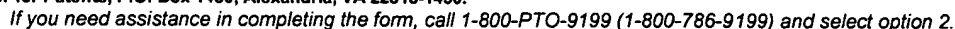
No fees are believed to be due as a result of the submittal of this Supplemental Information Disclosure Statement. If any such fees are due, the Examiner is hereby authorized to charge them to Deposit Account No. 503571.

Respectfully Submitted,

McCARTER & ENGLISH, LLP


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STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

| | | | | | |
|---|---|-------------------------------|---|------------------|--|
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary) | | Application Number | | 11/051,986 | |
| | | Filing Date | | February 4, 2005 | |
| | | First Named Inventor | | James I. Mahaney | |
| | | Art Unit | | 3624 | |
| | | Examiner Name | | TBA | |
| | | Attorney Docket Number | | 99984-00001-2 | |
| Sheet | 2 | of | 2 | | |

NON PATENT LITERATURE DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|-----------------------|--------------------------|---|----------------|
| | 5 | Richard Johnson, 2002, "The Puzzle of Later Male Retirement," Economic Review, Federal Reserve Bank of Kansas City, Issue Q III, pages 5-26 | |
| | 6 | T.W. Mirer, 1998, "The Optimal Time to File for Social Security Benefits," Public Finance Review 26, 611-636 | |
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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